

In re:  
Preston Deal Kemp, III  
Debtor

Case No. 25-10660-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 25, 2025

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db	Preston Deal Kemp, III, 437 W School House Ln Apt A9, Philadelphia, PA 19144-4512
tr	+ KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
14980014	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14980019	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Feb 26 2025 03:35:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
smg	Email/Text: megan.harper@phila.gov	Feb 26 2025 03:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 26 2025 05:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 26 2025 03:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Feb 26 2025 03:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14979986	+ EDI: BANKAMER	Feb 26 2025 05:31:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14979987	Email/Text: rm-bknotices@bridgecrest.com	Feb 26 2025 03:41:00	Bridgecrest Acceptance Corp, Attn: Bankruptcy, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
14979990	Email/Text: megan.harper@phila.gov	Feb 26 2025 03:41:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14979994	Email/Text: cfcbackoffice@contfinco.com	Feb 26 2025 03:41:00	Continental Finance Co, Attn: Bankruptcy Attn: Bankruptcy, 4550 Linden Hill Rd , Ste 4, Wilmington, DE 19808-2952
14979995	Email/Text: cfcbackoffice@contfinco.com	Feb 26 2025 03:41:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd Ste 400, Wilmington, DE 19808-2952
14979988	EDI: CAPITALONE.COM	Feb 26 2025 05:31:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14979988	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 02:03:19	Capital One, Attn: Bankruptcy, PO Box 30285,

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			Salt Lake City, UT 84130-0285
14979989	EDI: CAPITALONE.COM	Feb 26 2025 05:31:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14979989	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:50:14	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14979991	Email/Text: bankruptcy@philapark.org	Feb 26 2025 03:41:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14979992	+ EDI: WFNNB.COM	Feb 26 2025 05:31:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14979993	+ Email/Text: bankruptcyntices@conns.com	Feb 26 2025 03:35:00	Conn's HomePlus, 2445 Technology Forest Boulevard Buidin, The Woodlands, TX 77381-5263
14979998	Email/Text: disputes@soaren-management.com	Feb 26 2025 03:41:00	Fine Day Funds, PO Box 457, Keshena, WI 54135
14979996	Email/Text: operationsclerk@easypayfinance.com	Feb 26 2025 03:35:00	Easy Pay Finance, PO Box 2549, Carlsbad, CA 92018
14979997	^ MEBN	Feb 26 2025 00:31:49	Essential Lending, Attn: Bankruptcy 3500 Hulen St. Suite 20, Fort Worth, TX 76107-6812
14979999	+ EDI: BLUESTEM	Feb 26 2025 05:34:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14980000	+ EDI: TCISOLUTIONS.COM	Feb 26 2025 05:31:00	Firstaccs, Po Box 85710, Sioux Falls, SD 57118-5710
14980001	+ EDI: AMINFOFP.COM	Feb 26 2025 05:31:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14980001	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 26 2025 01:50:06	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14980002	+ EDI: PHINAMERI.COM	Feb 26 2025 05:31:00	GM Financial, P O Box 183853, Arlington, TX 76096-3853
14980003	EDI: IRS.COM	Feb 26 2025 05:31:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14980004	EDI: JEFFERSONCAP.COM	Feb 26 2025 05:34:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, Po Box 7999, Saint Cloud, MN 56302-7999
14980005	+ Email/Text: mail@ldf-holdings.com	Feb 26 2025 03:36:00	Lendumo, PO Box 542, Lac Du Flambeau, WI 54538-0542
14980006	+ Email/Text: ZenResolve@ebn.phinsolutions.com	Feb 26 2025 03:41:00	Little Lake Lending, 2770 Mission Ranch Eria Road, Lakeport, CA 95453-9612
14980008	+ Email/Text: financeadmin@mdg.com	Feb 26 2025 03:36:00	MDG US/Capital Community Bank, Attn: Bankruptcy Attn: Bankruptcy, 3422 Old Capital Trail , PMB# 1993, Wilmington, DE 19808-6124
14980007	+ Email/Text: mail@ldf-holdings.com	Feb 26 2025 03:36:00	Makwa Finance, PO Box 343, Lac Du Flambeau, WI 54538-0343
14980009	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 26 2025 01:50:12	Merrick Bank/Card Works, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
14980010	+ EDI: CBS7AVE	Feb 26 2025 05:34:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
14980011	Email/Text: fesbank@attorneygeneral.gov	Feb 26 2025 03:41:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14980012	EDI: PENNDEPTREV	Feb 26 2025 05:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14980012	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 26 2025 03:41:00	Pennsylvania Department of Revenue, Bankruptcy

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			Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14980013	^ MEBN	Feb 26 2025 00:32:07	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14980015	Email/Text: bankruptcy@philapark.org	Feb 26 2025 03:41:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14980016	+ EDI: AGFINANCE.COM	Feb 26 2025 05:31:00	SpringIf Fin, Po Box 1010, Evansville, IN 47706-1010
14980017	Email/Text: bankruptcysst@alorica.com	Feb 26 2025 03:35:00	Systems & Services Tech INC, Attn: Bankruptcy Dept 4315 Pickett Rd, Saint Joseph, MO 64503-1600
14980018	Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 26 2025 03:41:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14980020	EDI: AIS.COM	Feb 26 2025 05:34:00	Verizon, c/o American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14980020	Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 01:52:08	Verizon, c/o American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 43			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Preston Deal Kemp III help@cibiklaw.com, noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

<b>Information to identify the case:</b>	
Debtor 1:	Preston Deal Kemp III
First Name	Middle Name Last Name
Debtor 2:	
(Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania
Case number:	25-10660-pmm
Social Security number or ITIN:	xxx-xx-6631
EIN:	-- --
Social Security number or ITIN:	----
EIN:	-- --
Date case filed for chapter:	13 2/20/25

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Preston Deal Kemp III	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	437 W School House Ln Apt A9 Philadelphia, PA 19144-4512	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 2/25/25

**For more information, see page 2**

Case number **25-10660-pmm**

<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>March 21, 2025 at 10:15 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.</p> <p><b>Location:</b> The meeting is by Zoom. Go to <a href="#">Zoom.us</a>, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562</p> <p>For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></p>
<p><b>8. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<div> <p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Filing deadline:</b> 5/20/25</p> </div> <div> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <p><b>Filing deadline:</b> 5/1/25</p> </div> <hr/> <p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p> </div>
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. This plan proposes payment to the trustee of \$265.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>4/17/25 at 9:30 AM . Location: Zoom. For Zoom link, see the current, Hearing Calendar for the Judge on the, Court website</b></p>
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>